

Information to identify the case:

Debtor 1	<u>Birch L Foley</u>	Social Security number or ITIN	xxx-xx-3344
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sherrie L Foley</u>	Social Security number or ITIN	xxx-xx-7843
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20098-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Birch L Foley

Sherrie L Foley

4/10/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Birch L Foley
Sherrie L Foley
Debtors

Case No. 19-20098-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 10, 2024

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Birch L Foley, Sherrie L Foley, 100 Crestview Dr, Butler, PA 16001-3506
sp	+ Dennis A. Liotta, Edgar Snyder & Associates, US Steel Tower, 600 Grant Street 10th Floor, Pittsburgh, PA 15219-2828
14988968	+ Ameican Web, 522 N 14th Street, Suite 130, Ponca City, OK 74601-4654
14975360	+ Capital Bank,n.a., 1 Church St, Rockville, MD 20850-4158
14975367	+ Dept Of Ed/582/nelnet, Po Box 173904, Denver, CO 80217-3904
15435911	+ Lakeview Loan Servicing, LLC as serviced, by Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
14978675	+ Lakeview Loan Servicing, LLC., c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14988987	+ Nationwide Insurance, PO Box 10479, Des Moines, IA 50306-0479
14975375	+ Northwest Consumer Dis, Po Box 523, Allison Park, PA 15101-0523
14988990	+ Peoples Natural Gas, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14988991	+ Pinnacle Credit Servic, Resurgent Capital Services, PO Box 15087, Greenville, SC 29610-5087
14975383	+ Tsi/51, Pob 15273, Wilmington, DE 19850-5273
14975387	+ Usx Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702
14989008	West Penn Power, Summit Park Dr, Pittsburgh, PA 15205

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14988969	Email/Text: patientfinancialservices@butlerhealthsystem.org	Apr 11 2024 00:10:00	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001
14988972	+ EDI: CITICORP	Apr 11 2024 04:05:00	CITIBANK, 701 E 60TH ST N, Sioux Falls, SD

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			57104-0432
14975361	+ EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14975362	^ MEBN	Apr 11 2024 00:05:29	Collection Service Cen, Pob 560, New Kensington, PA 15068-0560
14988974	EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenity Bank, P.O. Box 659728, San Antonio, TX 78265
14975363	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14975364	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14975365	+ EDI: CCS.COM	Apr 11 2024 04:05:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
14975366	+ EDI: CCS.COM	Apr 11 2024 04:05:00	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
14975368	+ EDI: DISCOVER	Apr 11 2024 04:04:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14975370	Email/Text: collecadminbankruptcy@fnni.com	Apr 11 2024 00:10:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
14975369	+ EDI: AMINFOFP.COM	Apr 11 2024 04:05:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14975371	+ EDI: LCIICSYSTEM	Apr 11 2024 04:05:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14975372	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Apr 11 2024 00:11:00	Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14984493	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2024 00:13:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15700717	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 11 2024 00:10:00	Lakeview Loan Servicing, LLC, C/O Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
14996340	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 11 2024 00:10:00	Lakeview Loan Servicing, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14975373	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 11 2024 00:10:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14975374	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2024 00:11:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2710
14994463	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2024 00:11:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15011060	EDI: PRA.COM	Apr 11 2024 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14976031	+ EDI: PRA.COM	Apr 11 2024 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14981931	+ Email/Text: ebnpeoples@grblaw.com	Apr 11 2024 00:10:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14984494	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2024 00:14:08	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14975377	+ EDI: PRA.COM	Apr 11 2024 04:05:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14988993	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Apr 11 2024 00:10:00	Progressive Insurance, 6300 Wilson Mills Rd,

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			Cleveland, OH 44143-2182
14988994	+ EDI: Q3G.COM	Apr 11 2024 04:05:00	Quantum3, PO Box 788, Kirkland, WA 98083-0788
14986655	EDI: Q3G.COM	Apr 11 2024 04:05:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14998398	EDI: Q3G.COM	Apr 11 2024 04:05:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
15521290	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 11 2024 00:10:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
14988995	+ EDI: SYNC	Apr 11 2024 04:04:00	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
14975378	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14975379	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14975380	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14975381	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14975382	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
14975384	Email/Text: bankruptcy@unifund.com	Apr 11 2024 00:10:00	Unifund Ccr Llc, 10625 Techwoods Cir, Blue Ash, OH 45242
15012811	Email/Text: electronicbkydocs@nelnet.net	Apr 11 2024 00:11:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14975385	+ Email/Text: EDBKNotices@ecmc.org	Apr 11 2024 00:09:00	Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14975386	+ Email/Text: electronicbkydocs@nelnet.net	Apr 11 2024 00:11:00	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15007613	EDI: AIS.COM	Apr 11 2024 04:05:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14975389	+ EDI: VERIZONCOMB.COM	Apr 11 2024 04:04:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
14992784	EDI: WFFC2	Apr 11 2024 04:05:00	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14989007	Email/Text: bankruptcy@firstenergycorp.com	Apr 11 2024 00:11:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15009899	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 11 2024 00:11:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14989009	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 11 2024 00:11:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14975390	+ EDI: WFFC2	Apr 11 2024 04:05:00	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC as serviced by Commun
cr		Lakeview Loan Servicing, LLC.
cr		USX Federal Credit Union
14975388		Usx Federal Credit Uni
14989005		Usx Federal Credit Uni
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14988970	*+	Capital Bank,n.a., 1 Church St, Rockville, MD 20850-4158
14988971	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14988973	*+	Collection Service Cen, Pob 560, New Kensington, PA 15068-0560
14988975	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14988976	*+	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14988977	*+	Credit Coll, Po Box 607, Norwood, MA 02062-0607
14988978	*+	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
14988979	*+	Dept Of Ed/582/nelnet, Po Box 173904, Denver, CO 80217-3904
14988981	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
14988980	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14988982	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14988983	*+	Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14988985	*	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14988984	*+	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14988986	*+	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2710
14988988	*+	Northwest Consumer Dis, Po Box 523, Allison Park, PA 15101-0523
14988989	*+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
14988992	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14988996	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14988997	*+	Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14988998	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14988999	*+	Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14989000	*+	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
14989001	*+	Tsi/51, Pob 15273, Wilmington, DE 19850-5273
14989002	*P++	UNIFUND CCR LLC, ATTN MEDIA DEPARTMENT, 10625 TECHWOOD CIRCLE, CINCINNATI OH 45242-2846, address filed with court:, Unifund Ccr Llc, 10625 Techwoods Cir, Blue Ash, OH 45242
14989003	*+	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
14989004	*+	Usx Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702
14989006	*+	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
14989010	*+	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
14975376	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 5 Undeliverable, 33 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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Total Noticed: 63

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@mw-law.com, ecfmail@ecf.courtdrive.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC as serviced by Community Loan Servicing, LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC as serviced by Community Loan Servicing, LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC. dcarlon@kmlawgroup.com
Francis Thomas Tarlecki	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@ecf.courtdrive.com, ecfmail@mw-law.com
Harry W. Greenfield	on behalf of Creditor USX Federal Credit Union hgreenfield@bernsteinlaw.com lyoung@bernsteinlaw.com
Keri P. Ebeck	on behalf of Creditor USX Federal Credit Union kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor Birch L Foley ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Sherrie L Foley ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@mw-law.com, mcohen@mw-law.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
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